

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21921

Subject	Zip Code Tabulation Area : 21921			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	33,470	+/- 853	100.0%	(X)
In labor force	22,360	+/- 809	66.8%	+/- 2
Civilian labor force	22,311	+/- 803	66.7%	+/- 2
Employed	20,260	+/- 693	60.5%	+/- 1.9
Unemployed	2,051	+/- 383	6.1%	+/- 1.1
Armed Forces	49	+/- 54	0.1%	+/- 0.2
Not in labor force	11,110	+/- 779	33.2%	+/- 2
Civilian labor force	22,311	+/- 803	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	9.2%	+/- 1.6
Females 16 years and over	16,840	+/- 509	(X)	+/- (X)
In labor force	10,786	+/- 533	64%	+/- 2.6
Civilian labor force	10,774	+/- 531	64%	+/- 2.6
Employed	9,926	+/- 458	58.9%	+/- 2.5
Own children under 6 years	3,362	+/- 338	(X)	+/- (X)
All parents in family in labor force	2,257	+/- 373	67.1%	+/- 7.5
Own children 6 to 17 years	7,511	+/- 541	(X)	+/- (X)
All parents in family in labor force	5,335	+/- 649	71%	+/- 7.8
COMMUTING TO WORK				
Workers 16 years and over	20,006	+/- 714	100.0%	(X)
Car, truck, or van -- drove alone	16,311	+/- 765	81.5%	+/- 2.3
Car, truck, or van -- carpooled	1,884	+/- 369	9.4%	+/- 1.8
Public transportation (excluding taxicab)	215	+/- 102	1.1%	+/- 0.5
Walked	471	+/- 199	2.4%	+/- 1
Other means	109	+/- 81	0.5%	+/- 0.4
Worked at home	1,016	+/- 247	5.1%	+/- 1.2
Mean travel time to work (minutes)	26.7	+/- 1.2	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	20,260	+/- 693	100.0%	(X)
Management, business, science, and arts occupations	7,601	+/- 612	37.5%	+/- 2.7
Service occupations	3,824	+/- 519	18.9%	+/- 2.5
Sales and office occupations	4,591	+/- 431	22.7%	+/- 2.1
Natural resources, construction, and maintenance occupations	1,778	+/- 313	8.8%	+/- 1.5
Production, transportation, and material moving occupations	2,466	+/- 397	12.2%	+/- 1.9
INDUSTRY				
Civilian employed population 16 years and over	20,260	+/- 693	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	149	+/- 81	0.7%	+/- 0.4
Construction	1,569	+/- 353	7.7%	+/- 1.7
Manufacturing	2,158	+/- 343	10.7%	+/- 1.6
Wholesale trade	313	+/- 109	1.5%	+/- 0.5
Retail trade	2,210	+/- 330	10.9%	+/- 1.6
Transportation and warehousing, and utilities	1,052	+/- 204	5.2%	+/- 1
Information	200	+/- 81	1%	+/- 0.4
Finance and insurance, and real estate and rental and leasing	1,754	+/- 313	8.7%	+/- 1.5
Professional, scientific, and management, and administrative and waste	2,157	+/- 352	10.6%	+/- 1.6
Educational services, and health care and social assistance	4,478	+/- 462	22.1%	+/- 2.2
Arts, entertainment, and recreation, and accommodation and food services	2,057	+/- 410	10.2%	+/- 2
Other services, except public administration	968	+/- 243	4.8%	+/- 1.2
Public administration	1,195	+/- 279	5.9%	+/- 1.4

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CLASS OF WORKER				
Civilian employed population 16 years and over	20,260	+/- 693	100.0%	(X)
Private wage and salary workers	16,054	+/- 692	79.2%	+/- 2.1
Government workers	3,206	+/- 403	15.8%	+/- 2
Self-employed in own not incorporated business workers	991	+/- 254	4.9%	+/- 1.2
Unpaid family workers	9	+/- 14	0%	+/- 0.1
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	15,420	+/- 426	100.0%	(X)
Less than \$10,000	770	+/- 188	5%	+/- 1.2
\$10,000 to \$14,999	476	+/- 194	3.1%	+/- 1.2
\$15,000 to \$24,999	1,433	+/- 260	9.3%	+/- 1.6
\$25,000 to \$34,999	1,143	+/- 239	7.4%	+/- 1.5
\$35,000 to \$49,999	1,944	+/- 338	12.6%	+/- 2.1
\$50,000 to \$74,999	3,038	+/- 357	19.7%	+/- 2.3
\$75,000 to \$99,999	2,183	+/- 268	14.2%	+/- 1.6
\$100,000 to \$149,999	2,847	+/- 295	18.5%	+/- 1.9
\$150,000 to \$199,999	1,072	+/- 199	7%	+/- 1.3
\$200,000 or more	514	+/- 120	3.3%	+/- 0.8
Median household income (dollars)	\$65,716	+/- 4145	(X)	(X)
Mean household income (dollars)	\$78,614	+/- 3265	(X)	(X)
With earnings	12,442	+/- 411	80.7%	+/- 1.8
Mean earnings (dollars)	\$80,792	+/- 3603	(X)	(X)
With Social Security	4,187	+/- 338	27.2%	+/- 2.1
Mean Social Security income (dollars)	\$18,177	+/- 880	(X)	(X)
With retirement income	3,391	+/- 298	22%	+/- 1.9
Mean retirement income (dollars)	\$20,890	+/- 1738	(X)	(X)
With Supplemental Security Income	767	+/- 209	5%	+/- 1.4
Mean Supplemental Security Income (dollars)	\$8,736	+/- 1217	(X)	(X)
With cash public assistance income	266	+/- 91	1.7%	+/- 0.6
Mean cash public assistance income (dollars)	\$4,511	+/- 1913	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	1,534	+/- 291	9.9%	+/- 1.9
Families	11,116	+/- 439	100.0%	(X)
Less than \$10,000	388	+/- 161	3.5%	+/- 1.4
\$10,000 to \$14,999	194	+/- 141	1.7%	+/- 1.2
\$15,000 to \$24,999	740	+/- 217	6.7%	+/- 1.9
\$25,000 to \$34,999	955	+/- 225	8.6%	+/- 2
\$35,000 to \$49,999	1,158	+/- 264	10.4%	+/- 2.3
\$50,000 to \$74,999	2,010	+/- 283	18.1%	+/- 2.5
\$75,000 to \$99,999	1,778	+/- 245	16%	+/- 2.1
\$100,000 to \$149,999	2,474	+/- 305	22.3%	+/- 2.9
\$150,000 to \$199,999	961	+/- 181	8.6%	+/- 1.6
\$200,000 or more	458	+/- 112	4.1%	+/- 1
Median family income (dollars)	\$76,766	+/- 5606	(X)	(X)
Mean family income (dollars)	\$88,076	+/- 4386	(X)	(X)
Per capita income (dollars)	\$28,848	+/- 1318	(X)	(X)
Nonfamily households	4,304	+/- 354	(X)	(X)
Median nonfamily income (dollars)	\$37,944	+/- 4603	(X)	(X)
Mean nonfamily income (dollars)	\$47,553	+/- 4274	(X)	(X)
Median earnings for workers (dollars)	\$35,995	+/- 2036	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$55,413	+/- 4617	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$43,574	+/- 2143	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	42,373	+/- 1102	42,373	(X)
With health insurance coverage	38,395	+/- 1162	90.6%	+/- 1.5
With private health insurance	30,990	+/- 1379	73.1%	+/- 3.1
With public coverage	11,917	+/- 1202	28.1%	+/- 2.6
No health insurance coverage	3,978	+/- 660	9.4%	+/- 1.5
Civilian noninstitutionalized population under 18 years	11,350	+/- 567	11,350	(X)
No health insurance coverage	682	+/- 438	6%	+/- 3.8
Civilian noninstitutionalized population 18 to 64 years	26,158	+/- 731	26,158	(X)
In labor force:	20,997	+/- 803	20,997	(X)
Employed:	19,148	+/- 726	19,148	(X)
With health insurance coverage	17,242	+/- 757	90%	+/- 2.1
With private health insurance	16,547	+/- 758	86.4%	+/- 2.3
With public coverage	1,175	+/- 274	6.1%	+/- 1.4
No health insurance coverage	1,906	+/- 420	10%	+/- 2.1
Unemployed:	1,849	+/- 352	1849%	+/- (X)
With health insurance coverage	1,234	+/- 287	66.7%	+/- 9.2
With private health insurance	691	+/- 184	37.4%	+/- 8.3
With public coverage	553	+/- 229	29.9%	+/- 10.3
No health insurance coverage	615	+/- 209	33.3%	+/- 9.2
Not in labor force:	5,161	+/- 617	5,161	(X)
With health insurance coverage	4,439	+/- 572	86%	+/- 3.6
With private health insurance	2,597	+/- 408	50.3%	+/- 7.3
With public coverage	2,183	+/- 509	42.3%	+/- 6.8
No health insurance coverage	722	+/- 198	14%	+/- 3.6
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	6.9%	+/- 2.2
With related children under 18 years	(X)	+/- (X)	11.2%	+/- 4.2
With related children under 5 years only	(X)	+/- (X)	16.9%	+/- 9.7
Married couple families	(X)	+/- (X)	4.7%	+/- 2.1
With related children under 18 years	(X)	+/- (X)	7.7%	+/- 4.2
With related children under 5 years only	(X)	+/- (X)	14.6%	+/- 11.5
Families with female householder, no husband present	(X)	+/- (X)	16.1%	+/- 7.3
With related children under 18 years	(X)	+/- (X)	22.4%	+/- 10.8
With related children under 5 years only	(X)	+/- (X)	13.2%	+/- 16.3
All people	(X)	+/- (X)	9.5%	+/- 2.3
Under 18 years	(X)	+/- (X)	11.5%	+/- 4.1
Related children under 18 years	(X)	+/- (X)	11.5%	+/- 4.1
Related children under 5 years	(X)	+/- (X)	17.3%	+/- 7.4
Related children 5 to 17 years	(X)	+/- (X)	9.7%	+/- 4.4
18 years and over	(X)	+/- (X)	8.7%	+/- 1.8
18 to 64 years	(X)	+/- (X)	9.3%	+/- 2.2
65 years and over	(X)	+/- (X)	5.5%	+/- 2.2
People in families	(X)	+/- (X)	7.6%	+/- 2.5
Unrelated individuals 15 years and over	(X)	+/- (X)	19.9%	+/- 2.9

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.